

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/608,562	Confirmation No.:	7254
Filed	:	June 30, 2003		
Applicant	:	Lawson, et al.		
Title :	:	A Technique for Calculating Payee		
	:	Specific Time to Payment Completion		
Art Unit	:	3685		
Examiner	:	Steven S. Kim		
Atty Docket No.	:	23952-0142		
Customer No.	:	72386		

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir or Madam:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 14 of this paper.

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being filed with the United States Patent and Trademark Office, in electronic format, using the Electronic Filing System on December 9, 2010.

/Kimberly Treadwell/
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